

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 22-15435-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Crystal M Dunston  
37 Randolph Lane  
Sicklerville, NJ 08081

Social Security No.:

xxx-xx-6177

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Jerrold N. Poslusny Jr.  
on:

Date: 8/7/25  
Time: 02:00 PM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Brad J. Sadek, Debtor's Attorney, period: 5/2/2023 to 6/25/2025

COMMISSION OR FEES  
Fee:\$2,500.00

EXPENSES  
\$0.00

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If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date.  
Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: July 1, 2025  
JAN:

Jeanne Naughton  
Clerk

In re:  
Crystal M Dunston  
Debtor

Case No. 22-15435-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jul 01, 2025

User: admin  
Form ID: 137

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2025:**

Recip ID	Recipient Name and Address
db	+ Crystal M Dunston, 37 Randolph Lane, Sicklerville, NJ 08081-4462
519654602	+ Boost Credit Line, 5940 summerhill road, Texarkana, TX 75503-1639
519655036	+ Jonathan Dunston, 37 Randolph Lane, Sicklerville, NJ 08081-4462
519654622	+ Stwdfinsvc, Po Box 39, Maple Shade, NJ 08052-0039

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 01 2025 21:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 01 2025 21:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: peritus@ebn.phinsolutions.com	Jul 01 2025 21:27:00	Peritus Portfolio Services II, LLC as servicer for, 433 E. Las Colinas Blvd., Irving, TX 75039, UNITED STATES 75039-5581
519654601	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 01 2025 21:44:41	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519673616	+ Email/Text: bankruptcy@pepcoholdings.com	Jul 01 2025 21:27:00	Atlantic City Electric Company, 5 Collins Drive,Suite 2133, Mail Stop 84CP42, Carneys Point NJ 08069-3600
519655544	Email/Text: bankruptcy@cbtno.com	Jul 01 2025 21:26:00	Crescent Bank and Trust, PO Box 2829, Addison, TX 75001
519654603	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 01 2025 21:45:13	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519654604	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 01 2025 21:45:09	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519654605	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 01 2025 21:45:36	Citibank/The Home Depot, Citicorp Credit Svrs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519654606	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 01 2025 21:45:13	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519654607	+ Email/Text: bankruptcy@cbtno.com	Jul 01 2025 21:27:00	Crescent Bank & Trust, Inc., Attn: Bankruptcy, Po Box 61813, New Orleans, LA 70161-1813
519663240	Email/Text: mrdiscen@discover.com	Jul 01 2025 21:26:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
519654608	+ Email/Text: mrdiscen@discover.com	Jul 01 2025 21:26:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519666451	+ Email/PDF: acg.exeter.ebn@aisinfo.com		

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519656093	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 01 2025 21:34:18	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
519654609	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Jul 01 2025 21:33:21	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520525344	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 01 2025 21:56:07	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
519654611	+ Email/Text: LCI@upstart.com	Jul 01 2025 21:32:50	Exeter Finance LLC c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
519654610	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 01 2025 21:26:00	FinWise Bank, P.o. Box 1503, San Carlos, CA 94070-7503
519654612	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 01 2025 21:27:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519654613	+ Email/Text: bankruptcy@sccompanies.com	Jul 01 2025 21:34:04	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519654614	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 01 2025 21:27:00	Ginnys/Swiss Colony Inc, Attn: Credit Department, Po Box 2825, Monroe, WI 53566-8025
519701366	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 01 2025 21:27:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519680423	Email/PDF: resurgentbknotifications@resurgent.com	Jul 01 2025 21:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519654615	Email/Text: camanagement@mtb.com	Jul 01 2025 21:32:48	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
519676937	Email/Text: camanagement@mtb.com	Jul 01 2025 21:27:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519654616	+ Email/Text: bankruptcy@sccompanies.com	Jul 01 2025 21:27:00	Midnight Velvet/Swiss Colony, Attn: Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
519654617	+ Email/Text: bankruptcy@sccompanies.com	Jul 01 2025 21:27:00	Monroe & Main, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
519654618	+ Email/Text: netcreditbnc@enova.com	Jul 01 2025 21:27:38	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
519704727	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 01 2025 21:44:47	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519702419	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 01 2025 21:44:40	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
519672773	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 01 2025 21:27:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519654619	Email/Text: joey@rmscollect.com	Jul 01 2025 21:27:00	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235
519654620	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jul 01 2025 21:44:40	Regional Acceptance Corporation, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
519730013	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 01 2025 21:26:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
519654621	Email/Text: DOLUIBANKRUPTCY@dol.nj.gov	Jul 01 2025 21:27:00	State of NJ Department of Labor, Benefits Payment Control, P.O. Box 951, Trenton, NJ 08625-0951
519655349	^ MEBN		

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519654623	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 01 2025 21:27:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519654624	+ Email/Text: famc-bk@1stassociates.com	Jul 01 2025 21:32:30	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519655999	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 01 2025 21:27:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
519654626	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 01 2025 21:32:37	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519654625	+ Email/Text: LCI@upstart.com	Jul 01 2025 21:26:00	US Dept HUD, 451 ASeventh Street SW, Washington, DC 20410-0001
519656003	^ MEBN	Jul 01 2025 21:26:29	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
519654627	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 01 2025 21:45:10	Upstart Network, Inc., PO BOX 1931, Burlingame, CA 94011-1931
			Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2025 at the address(es) listed below:

Name	Email Address
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Andrew B Finberg

on behalf of Trustee Andrew B Finberg courtmal@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Andrew B Finberg

courtmal@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Brad J. Sadek

on behalf of Debtor Crystal M Dunston bradsadek@gmail.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com

Denise E. Carlon

on behalf of Creditor M&amp;T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Gregory L. Van Dyck

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on behalf of Plaintiff NJ Department of Labor and Workforce Development Division of Unemployment and Disability Insurance  
gregory.vandyck@law.njoag.gov

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Exeter Finance LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Exeter Finance LLC wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

William E. Craig

on behalf of Creditor Peritus Portfolio Services II LLC as servicer for Crescent Bank & Trust wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 10